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67	Attorneys for Defendant CAPITAL ONE BANK (USA), N.A.	
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9	UNITED STATES DISTRICT COURT	
10	DISTRICT (OF NEVADA
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12	YVONNE S. YBARRA,	Case No. 2:18-cv-01578-KJD-VCF
13	Plaintiff,	Assigned to Judge Kent J. Dawson;
14 15	v.	Referred to Magistrate Judge Cam Ferenbach
16 17	CAPITAL ONE BANK USA, N.A. and TRANSUNION, LLC;	STIPULATION TO EXTEND TIME TO RESPOND TO COMPLAINT
18	Defendants.	
19		(SECOND REQUEST)
20		[[Proposed] Order lodged
21		concurrently herewith]
22		Complaint Filed: August 21, 2018
23		Trial Date: TBA
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SECOND STIPULATION TO EXTEND TIME TO RESPOND TO COMPLAINT

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Plaintiff Yvonne Ybarra ("Plaintiff"), by and through her counsel of record, and Defendant Capital One Bank (USA), N.A. ("Capital One"), by and through its counsel of record (collectively, the "Parties"), hereby submit this second stipulation to extend Capital One's time to file a responsive pleading to Plaintiff's Complaint by an additional twenty-one (21) days, as follows:

WHEREAS:

- 1. Plaintiff filed the Complaint in this matter on August 21, 2018;
- 2. Plaintiff has filed a proof of service indicating that Capital One was personally served on September 10, 2018;
- 3. Although Capital One does not concede that service was proper, it did not contest service, but rather stipulated with Plaintiff for a brief extension of time for Capital One to file its responsive pleading to the Complaint, such that the responsive pleading would be due by October 24, 2018, to which the Court agreed;
- 4. The Parties are currently discussing (a) whether this matter can be resolved without need for additional litigation and (b), if not, whether the Parties can agree to avoid a motion to dismiss by either a first amended complaint or stipulating to dismiss a cause of action;
- 5. In light of the foregoing, a second extension for Capital One to file a responsive pleading would benefit both Parties, because it will allow them to continue to gather additional facts and information while continuing to devote their resources to exploring the potential for early resolution of this matter before incurring further fees and costs;
- 6. The Parties agree the request is made in good faith and not for the purposes of delay;
- 7. Capital One and Plaintiff have agreed to extend Capital One's deadline to respond to Plaintiff's Complaint by an addition twenty-one (21) days from October 24, 2018 to November 14, 2018.

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1	NOW, THEREFORE, IT IS HEREBY STIPULATED THAT:		
2	Capital One will file its responsive pleading to Plaintiff's Complaint on or		
3	before November 14, 2018.		
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5	IT IS SO STIPULATED.		
6	DATED, O-4-125 2010 COCDUDNI AW OFFICES		
7	DATED: October 25, 2018 COGBURN LAW OFFICES		
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9	By: <u>/s/Erik W. Fox</u> ERIK W. FOX		
10	Attorneys for Plaintiff YVONNE YBARRA		
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12	DATED: October 25, 2018 FERNALD LAW GROUP LLP		
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14	By: <u>/s/Brandon Fernald</u> BRANDON C. FERNALD		
15	Attorneys for Defendant CAPITAL ONE BANK (USA), N.A.		
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17	ORDER		
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19	Having considered the foregoing stipulation of the parties and finding good		
20	cause to extend the deadline for Capital One to respond to the operative Complaint by		
21	an additional 21 days, the Court hereby orders as follows:		
22	The deadline for Capital One to respond to the Complaint is extended from		
23	October 24, 2018 to November 14, 2018.		
24	IT IS SO ORDERED.		
25	Date: 10-25-2018		
26	Date: 10-25-2018		
27	United States Magistrate Judge		
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